

Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	3
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**Complete if Known**

Application Number	10/636,125
Filing Date	August 7, 2003
First Named Inventor	Robert B. Phelps
Art Unit	<del>3629</del> 3626
Examiner Name	VANEL FRENEL
Attorney Docket Number	S-816

## U.S. PATENT DOCUMENTS

[illegible]

**FOREIGN PATENT DOCUMENTS**

[illegible]

Examiner  
Signature

Vancl Frenel

Date	
Considered	

12/16/04

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO		<b>Complete if Known</b>			
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/636,125		
		Filing Date	August 7, 2003		
		First Named Inventor	Robert B. Phelps		
		Art Unit	3629 3626		
		Examiner Name	VANEL FRENEL		
Sheet	2	of	3	Attorney Docket Number	S-816

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
V.F	L-1	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.	
	L-2	KATT, Peter; "A Life Settlement Update; And Life Insurance in Pension Plans"; AAI Journal; May 2003; Volume XXV; No. 4; pages 33-35.	
	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.	
	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.	
	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.	
	L-6	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.	
	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.	
	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10.	
	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.	
	L-10	HIGGINS, Barry; "Agents Find Opportunities In Life Settlements"; National Underwriter; September 29, 2003; pages 4-5.	
V.F	L-11	FULLERTON, Jolene D.; "Using Life Settlements To Achieve Charitable Giving Goals"; National Underwriter; September 29, 2003; pages 5-6	

Examiner Signature	<i>Vanel Frendel</i>	Date Considered	12/16/04
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

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**Complete if Known**

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First Named Inventor	Robert B. Phelps
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Art Unit

Examiner Name \_\_\_\_\_

Attorney Docket Number S-816

**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

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Examiner  
Signature

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Date \_\_\_\_\_

**Considered**

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